comprising the steps of:

providing a standard deck of cards;

providing a game table having a dealer area and a plurality of player areas;

having a dealer deal a set of four cards to each of a plurality of players and to the dealer itself;

having each player make a wager prior to viewing .
the face value of their respective cards;

having each player split their respective set of cards into two half-hands, a first half hand having a LOW value and a second half-hand having a HIGH value;

having the dealer split at its cards into two half-hands, a first half hand having a LOW value and a second half-hand having a HIGH value;

designating a player as a winner if both a) that player's LOW hand is lower than the dealer's LOW hand and b) that player's HIGH hand is higher than the dealer's HIGH hand;

wherein, prior to splitting card sets, a single replacement card can be purchased by any player upon the payment of a predetermined replacement fee and discarding one of said four cards, and wherein, prior to splitting its card sets, said dealer can draw a single replacement card under predefined conditions.--